

FIG 1A

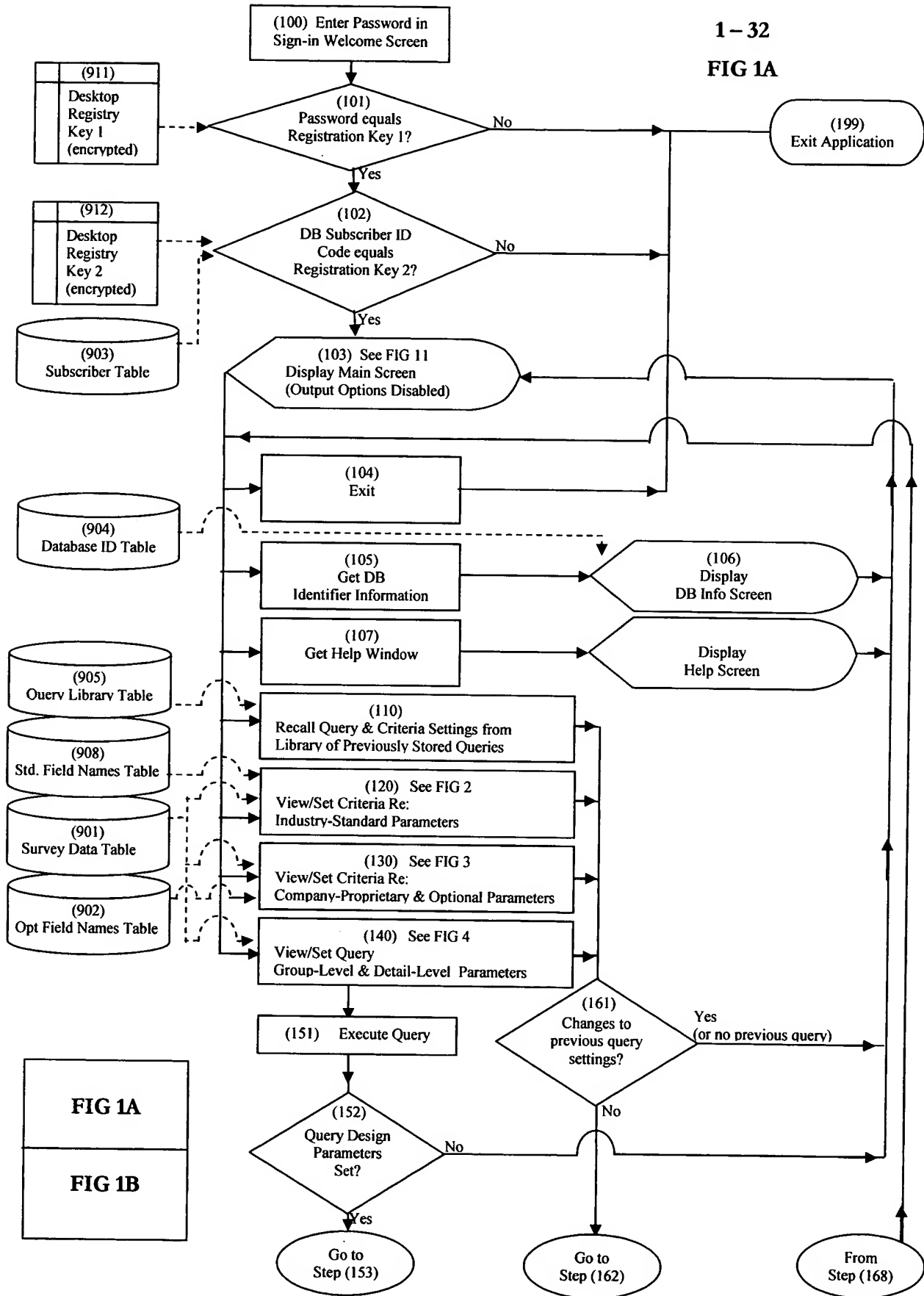


FIG 1B

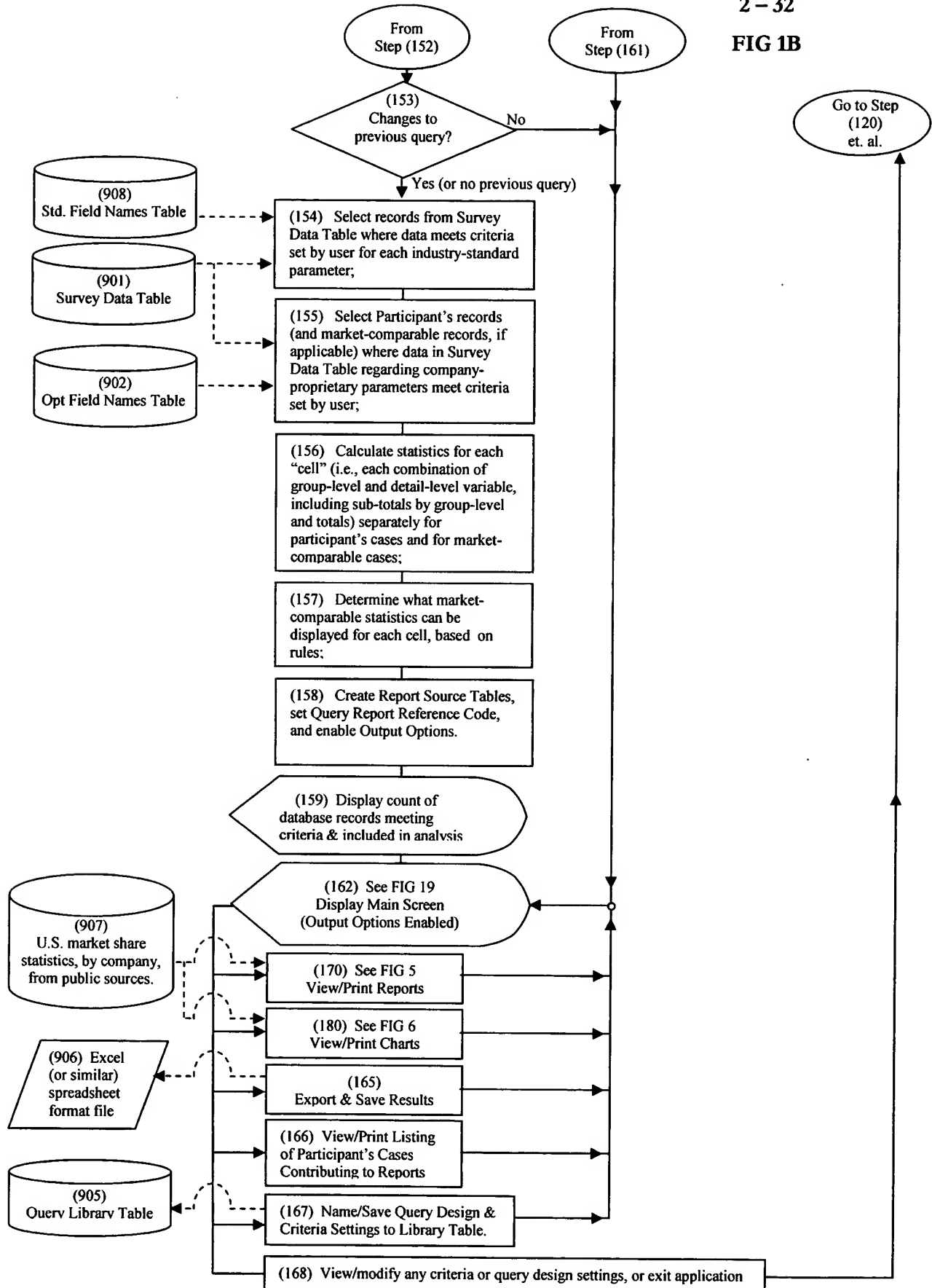


FIG 2

3 - 32

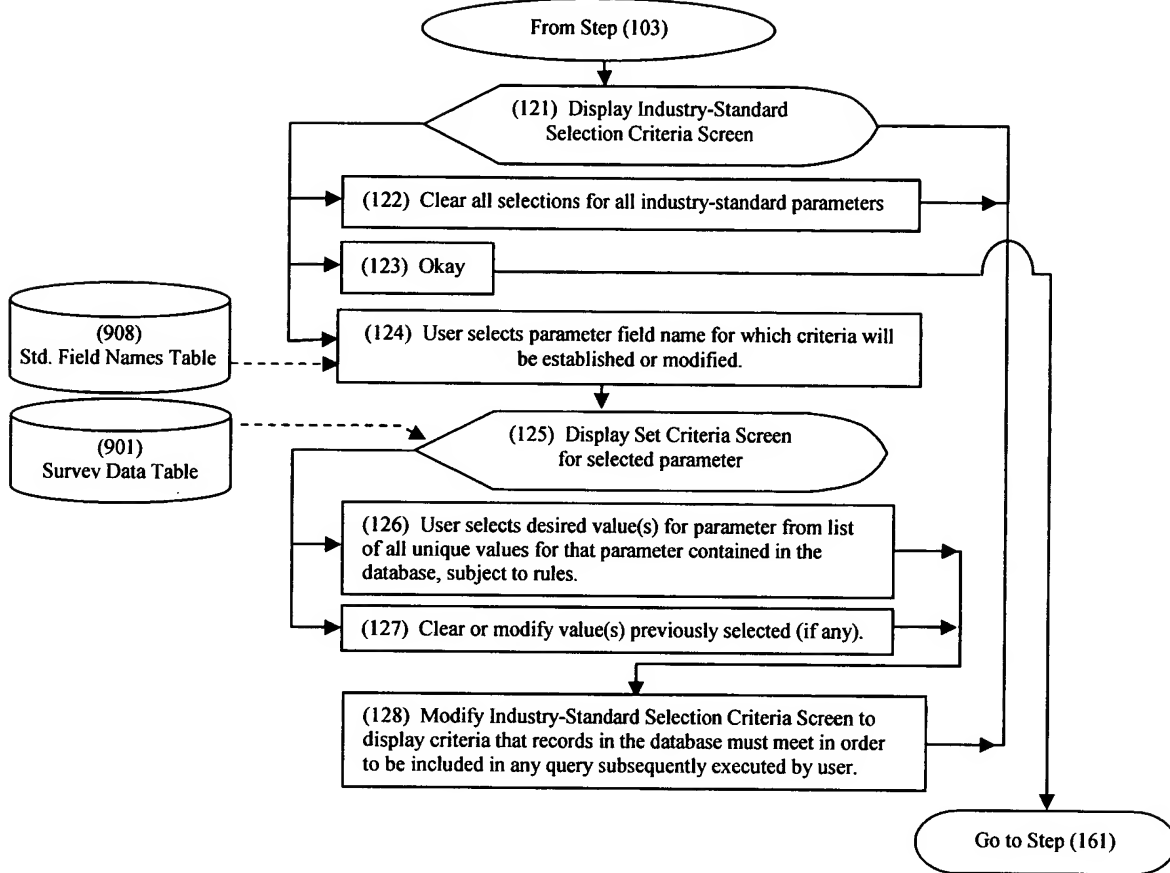


FIG 3

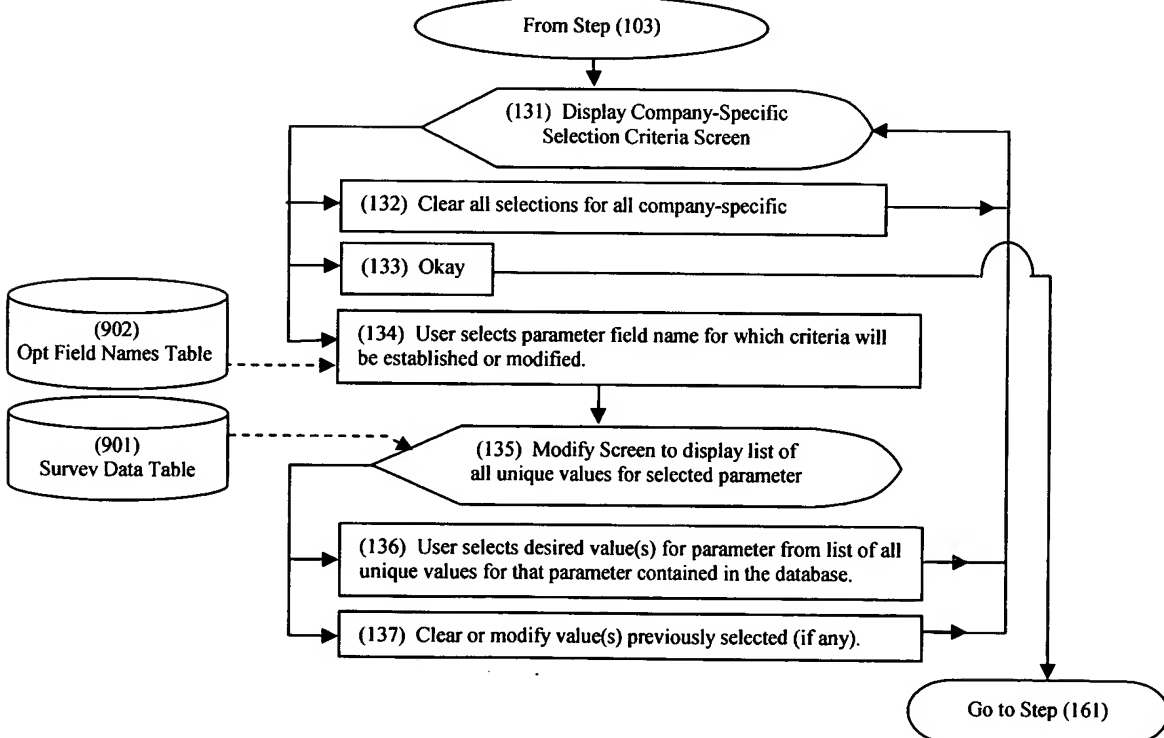


FIG 4

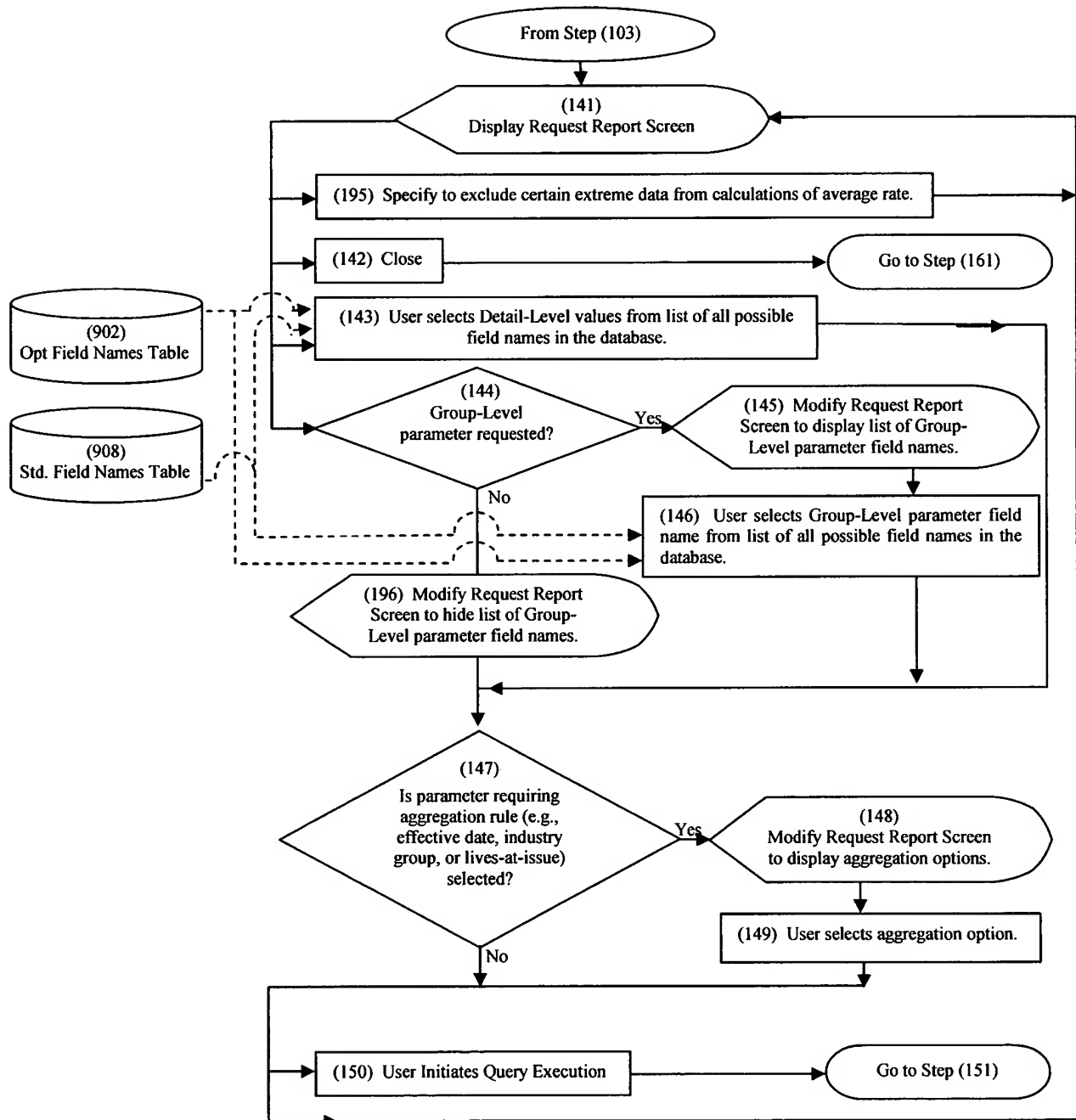


FIG 5

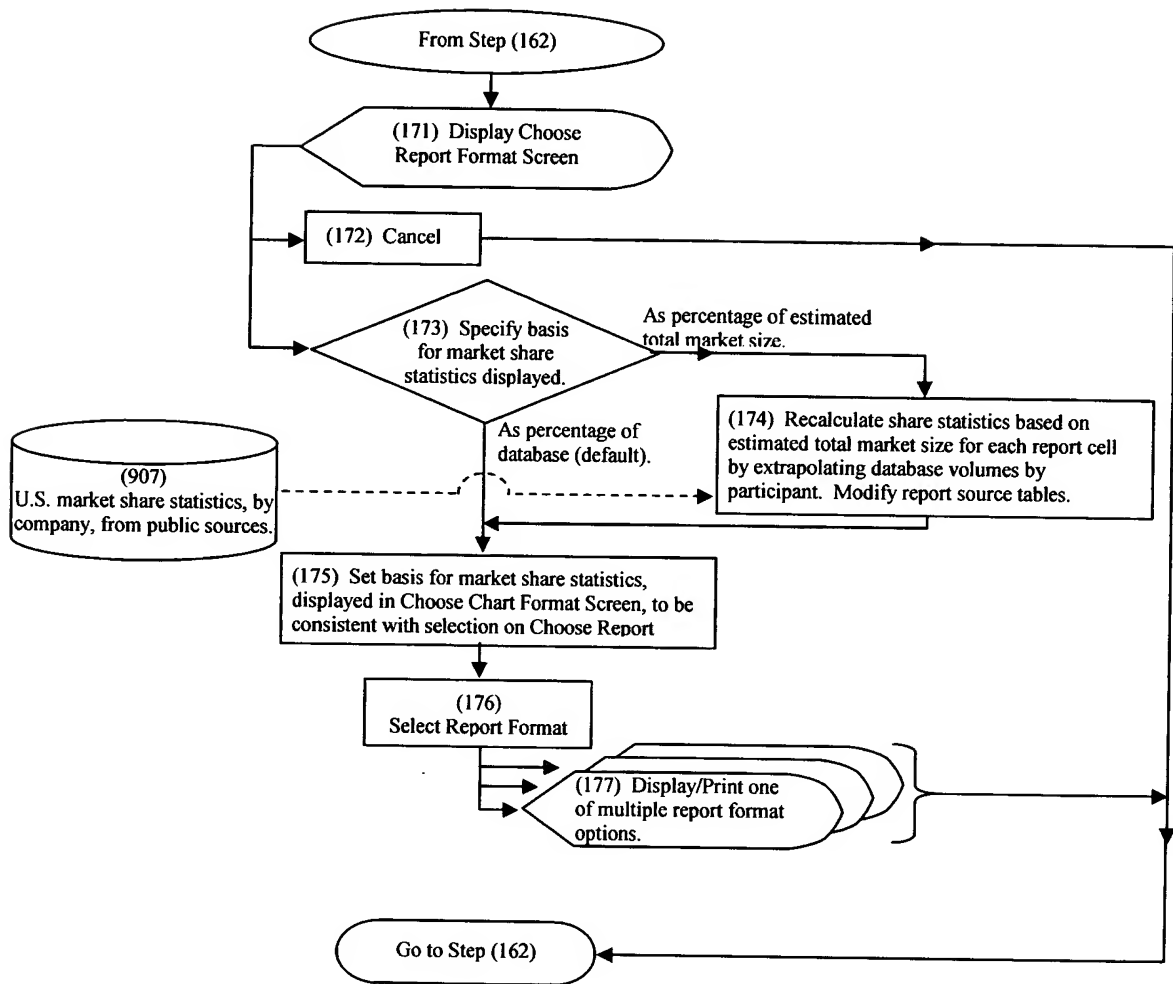


FIG 6

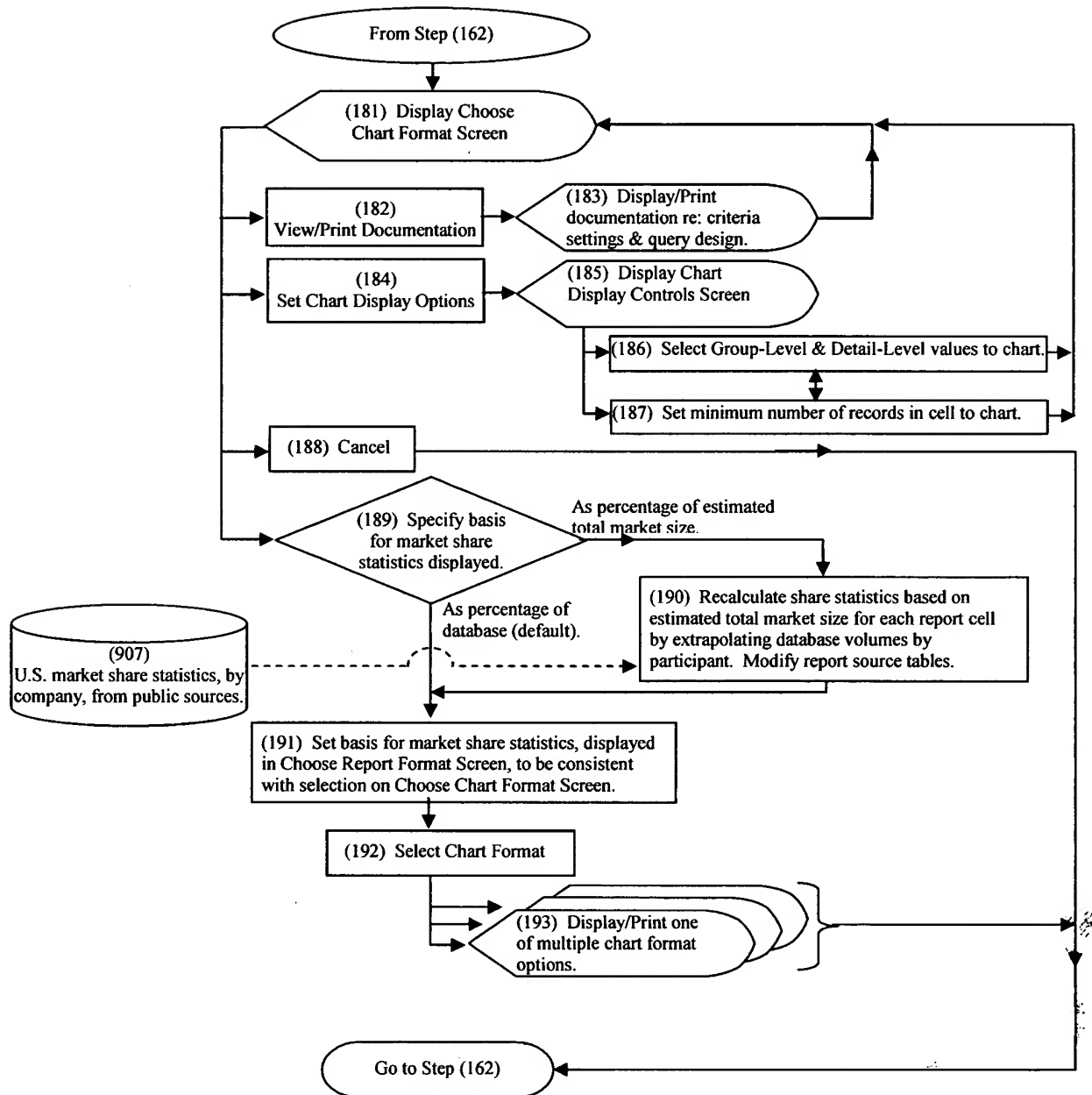


FIG 7

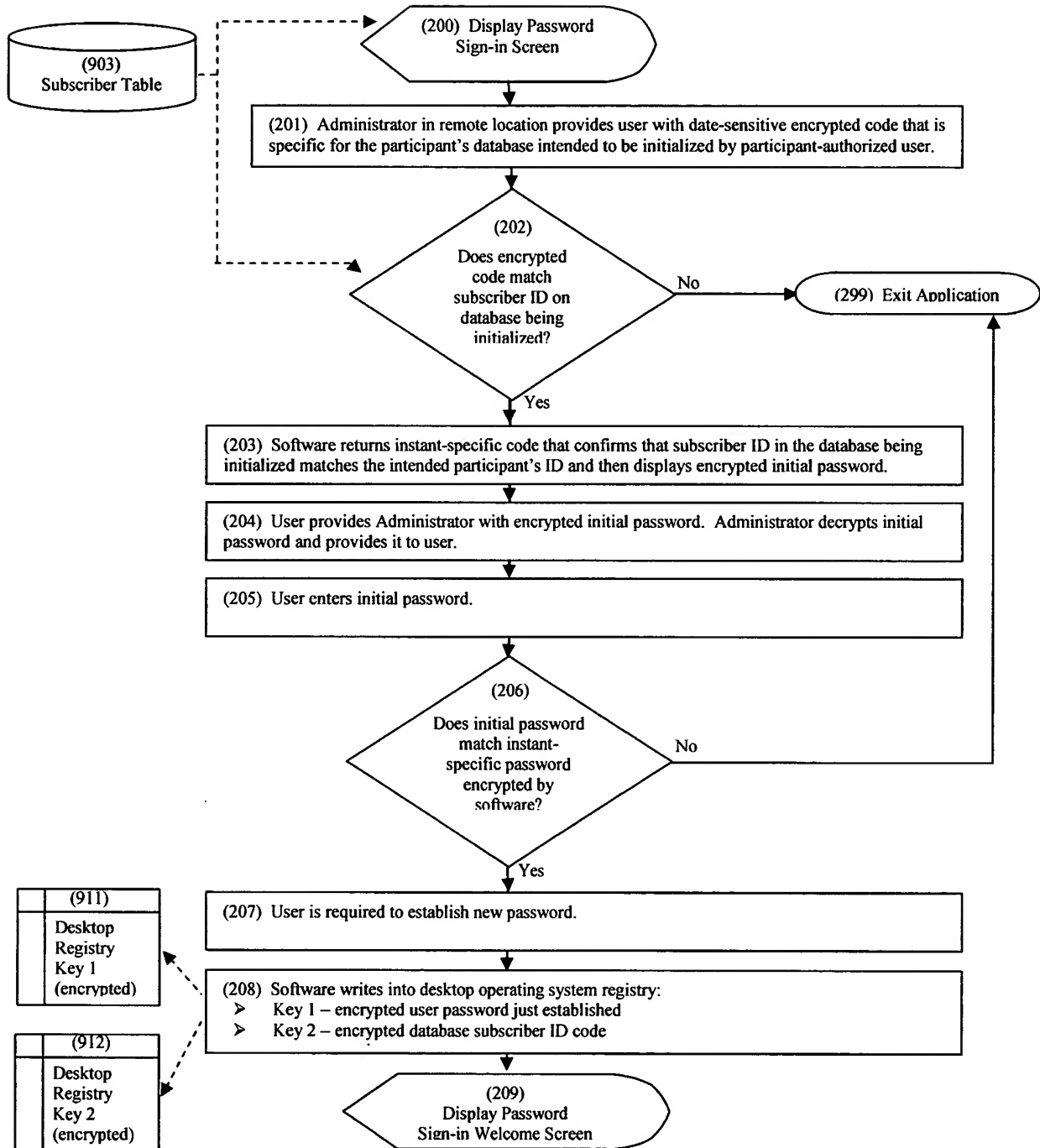


FIG 8

Records, in disparate formats from each participating company, of all sold policies or in-force policies satisfying criteria for inclusion in the database as of current date.

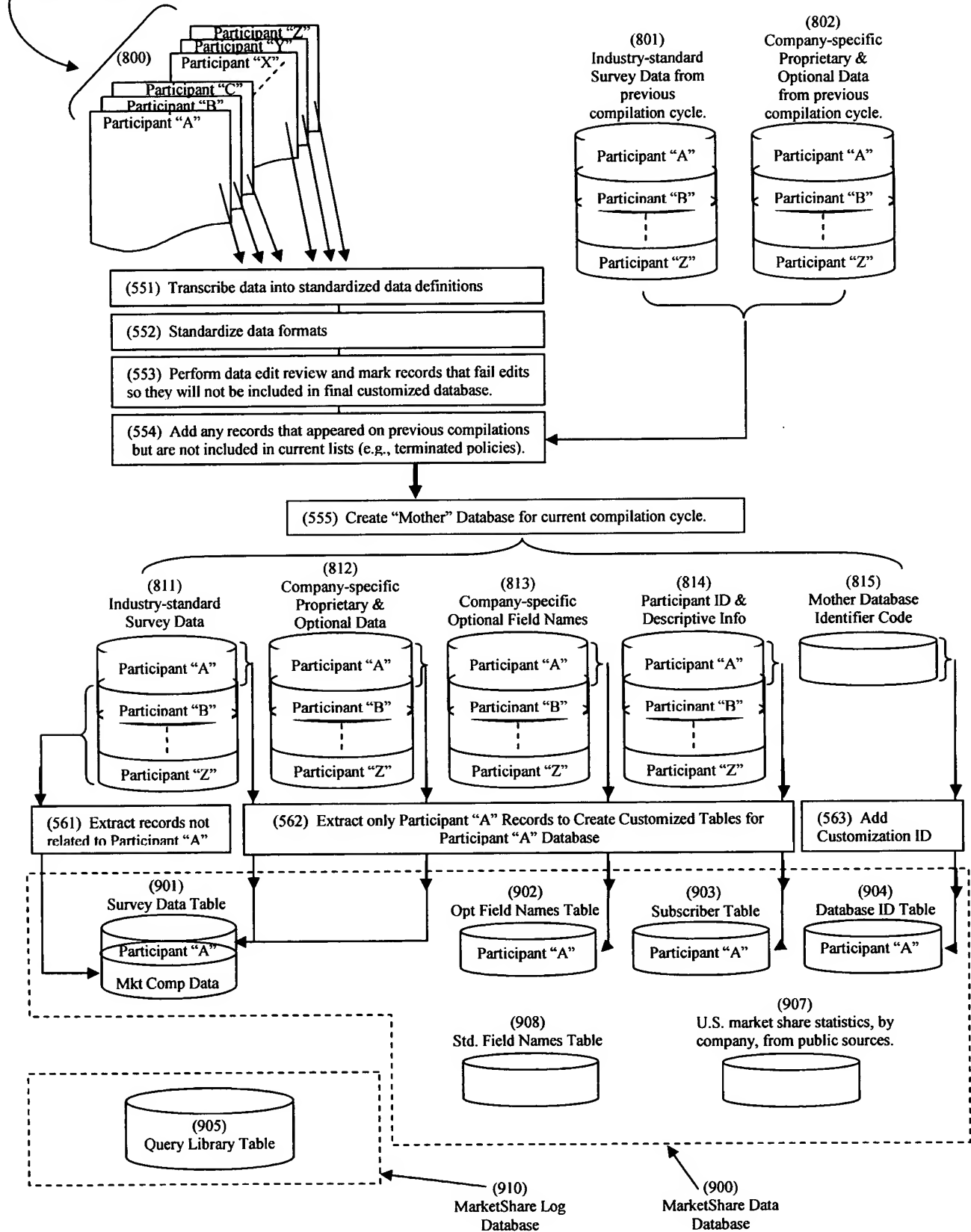
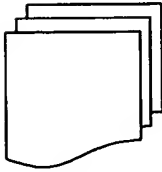
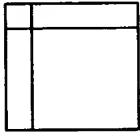


FIG 9

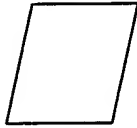
DESCRIPTIVE LEGEND: GRAPHICAL DRAWING SYMBOLS USED



Records in disparate formats, in document or electronic form.



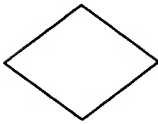
Internal storage on client desktop computer.



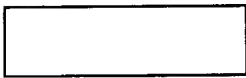
Data file in electronic spreadsheet format.



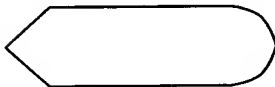
Direct-access data stored as tables in a secure database that can be read or written into only by the invention.



Decision



Action performed by user, or a process performed by the invention as a result of user action.



Display or update a screen image for user interaction.

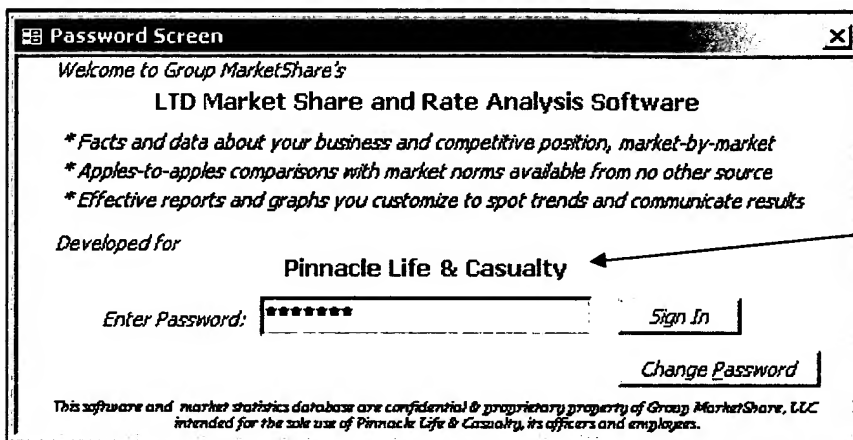


FIG 10

(301)

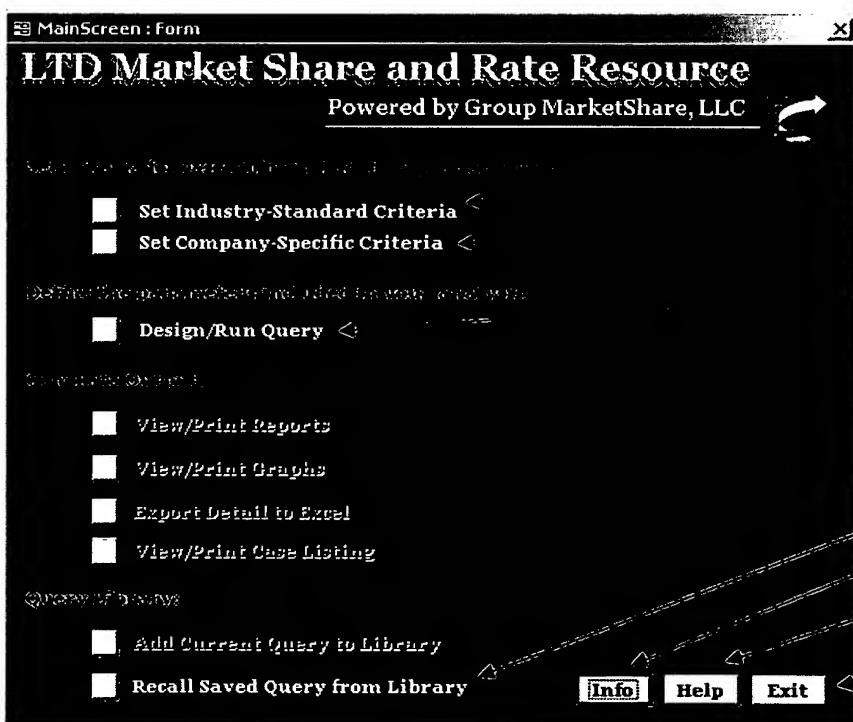


FIG 11

(309)

(310)

(311)

(308)

(306)

(307)

(305)



FIG 12

(320)

(321)

FIG 13

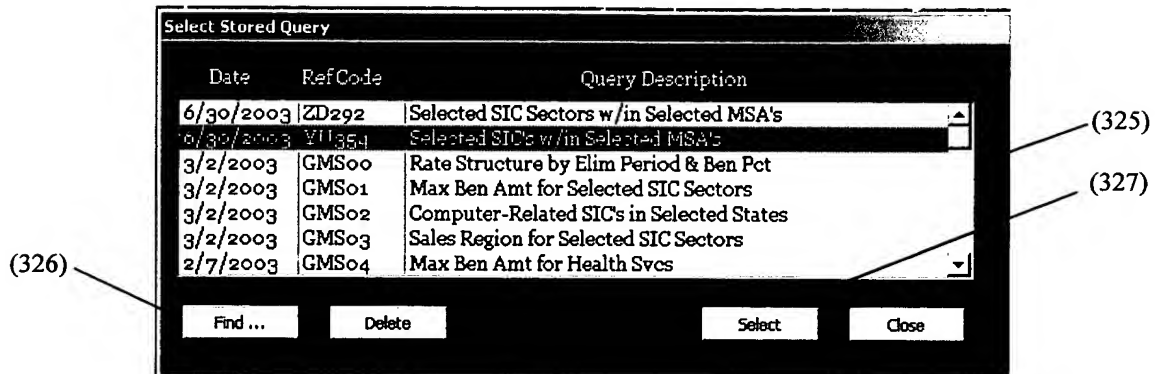


FIG 14

Set Selection Criteria

Set Criteria for Cases Included in Report:

From: 1/1/2001 To: 6/1/2002

Plan Design Characteristics

Benefit Percentage

Max Benefit Period

Max Benefit Amount: \$5,000 to \$12,000

SS Integration

Own Occ Period

Elim Period (Days)

Contributory

Min Benefit Amount

Product Type

Policy Status

Demographic Characteristics

Age: 10 to 250

State(s)

MSA(s)

Industry Group(s)

Okay Reset All

FIG 15

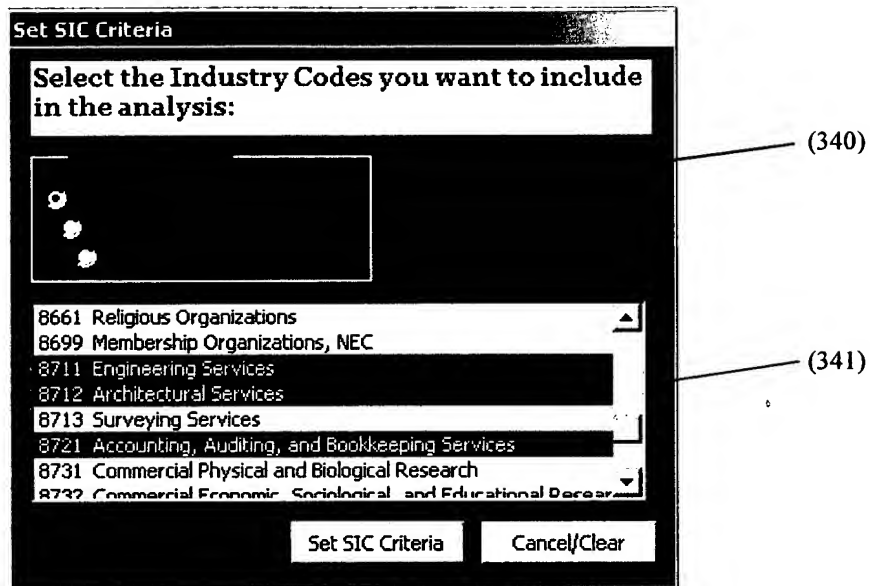


FIG 16

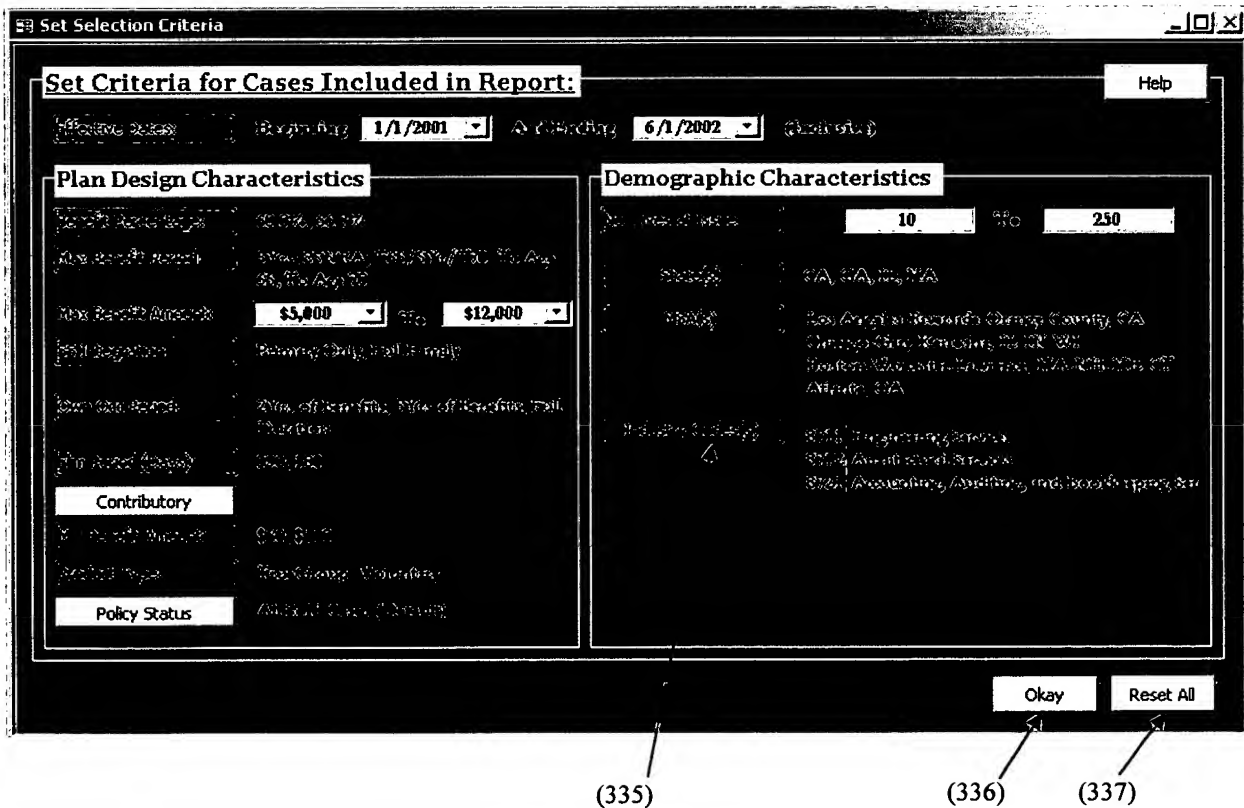


FIG 17

(350)

(351)

Set Selection Criteria

Set Company-Specific Criteria for Cases Included in Report:

Help

Sales Region: Central, East, South, West

Aggressive, Favorable, Neutral, Watch

Admira, Balt/Wash, Boston, Charlott, Chicago, Dallas

Broker

Alexander, A, Alexander, E, Alexander, O, Feeney, R, Feeney, S, Feeney, U

Okay (352) Reset All (353)

FIG 18

(362)

(361)

Request Report : Form

Report Design Parameters:

Help

Group Level: MSACode

Report Level: SIC Code

Sales Office, Sales Region, SIC Code, SIC Major Group, SIC Sector, SSIntegration, State, Underwriter

Remove Group Level

Run Query (363) Close (364)

(360)

(365)

FIG 19



FIG 20

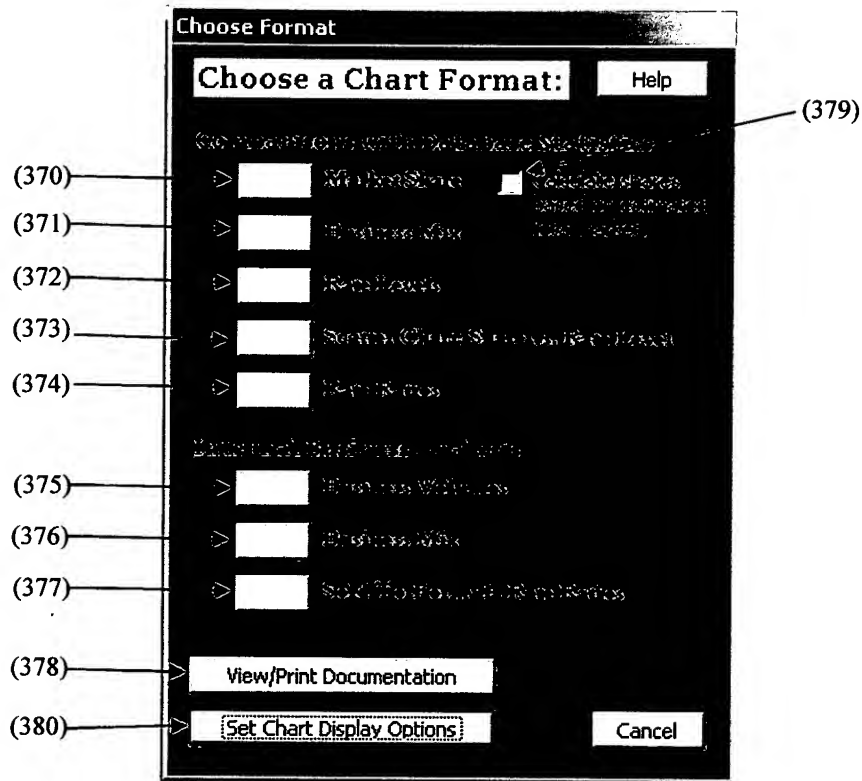


FIG 21

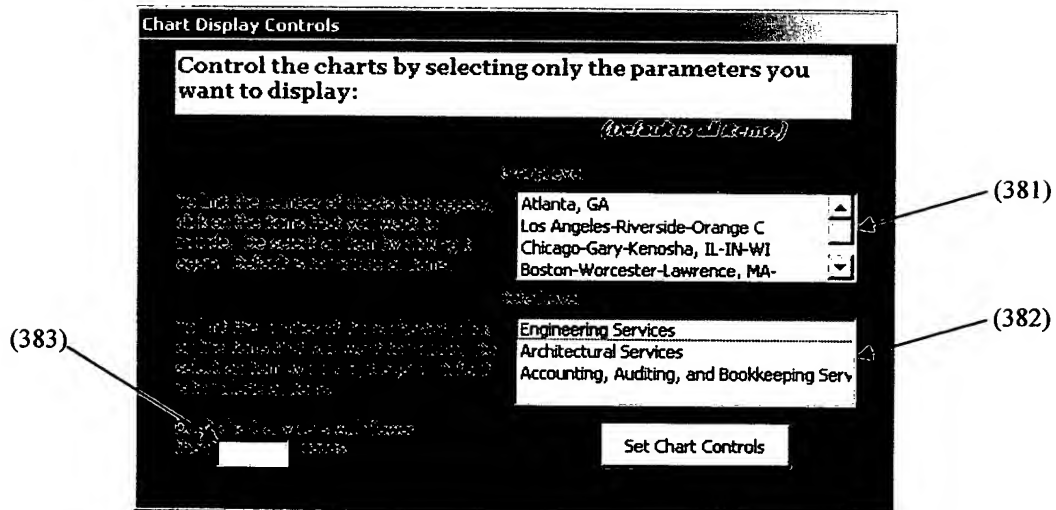


FIG 22

Choose Format

Choose a Report Format: Help

(390) ☐ **Detail-Level** Show a report showing the details of the company's financial performance. This report is suitable for internal use only.

(391) ☐ **Company-Level** Show information for the company's financial performance. This report is suitable for internal use only.

(392) ☐ **Share and Rate Level** Show information for the company's financial performance. This report is suitable for internal use only.

☐ Calculate rates based on estimated total market Cancel

(393)

FIG 23

Set Query Description

RefCode Add a Description for Your Query Here (max 50 characters)

(394) (395)

Save Query Cancel

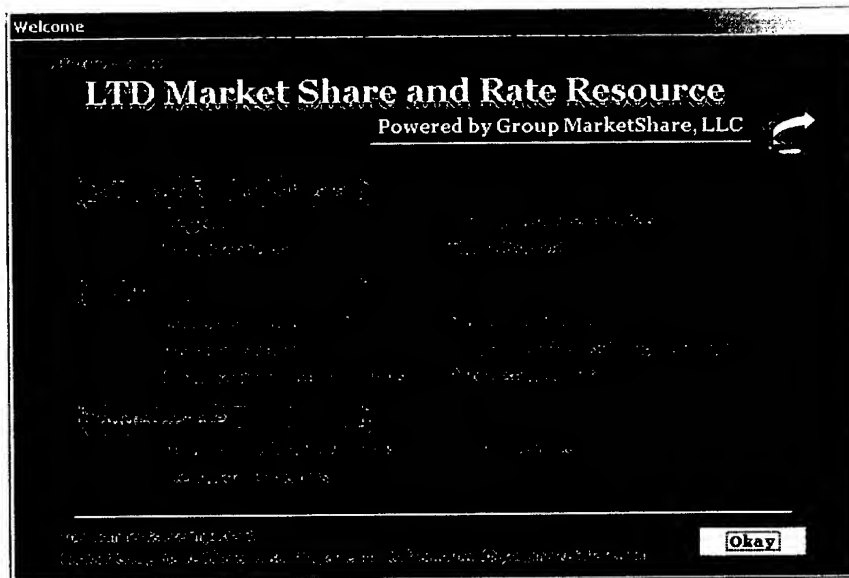


FIG 24

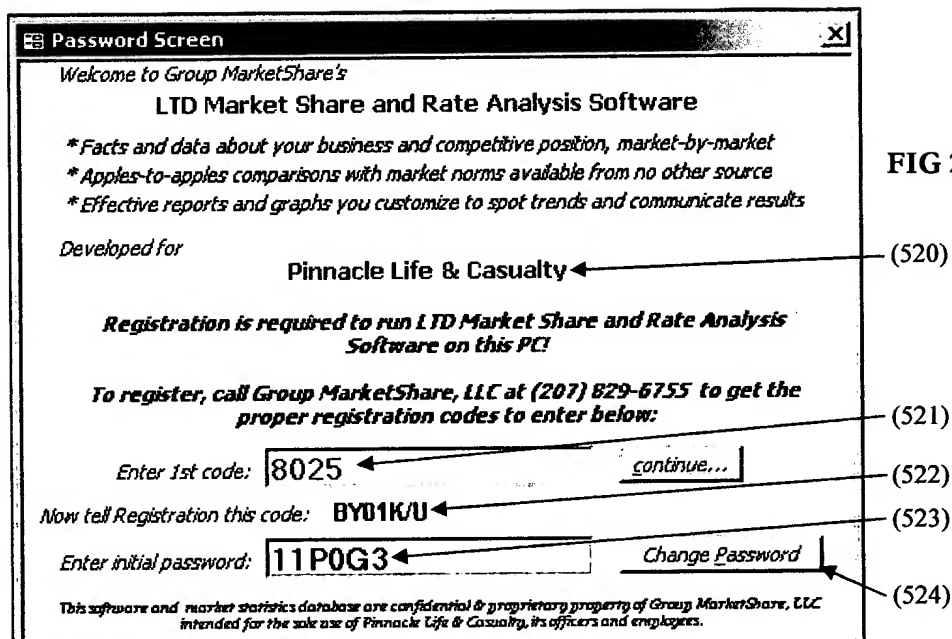


FIG 25

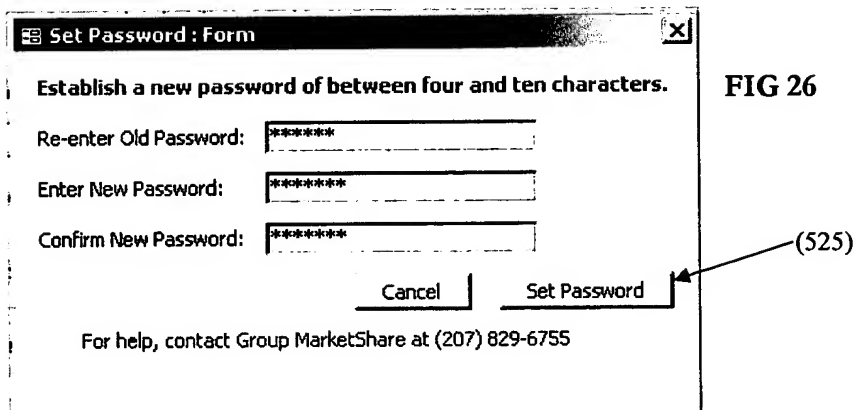


FIG 26

Cover Page

Market Share and Relative Rate Level Statistics

Analysis By: SIC Code Within MSACode

The Following Constraints Were Applied When Selecting Cases Included in this Report

Effective Date Range: From 1/1/2001 To 6/1/2002 Case Size: From 10 To 250 Lives at Issue
 Benefit Percentage: 60.0%; 66.7% State:
 Max Benefit Period: SSNRA: T6S/5Y/T70; To Age 65; To Age 67; To Metropolitan Area:
 Max Benefit Amount: From \$5000 To \$12000 Boston-Worcester-Law; Phoenix-Mesa, AZ
 SS Integration Method:
 Own Occ Period: 2Yrs of Benefits; 5Yrs of Benefits; Full Duration
 Elimination Period: 080; 180
 Contributory Covg:
 Min Benefit Amount: \$50; \$100
 Product Type: True Group
 Policy Status: All Sold Cases
 Sales Region: Risk Class: Sales Office: Broker: Underwriter: ; ;
 Industry:
 7311Advertising Agencies; 7371Computer Programming; 8711Engineering Services; 8721Accounting; Auditing

Monday, July 14, 200
 Report Reference Code: MH731

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Calculations of average rate statistics ignore extreme outlier cases.

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(401)

(403)

(404)

(405)

FIG 28

Data Grouped by:									
Market Share Statistics									
Average Rate Level Statistics									
SIC Code	MSACode	No. of MktComp Co's	Annual Premium (000's)	Plans Sold	Lives Sold	Pinnacle MktComp % Share	Pinnacle MktComp % Share	PinnacleFormula Mkt Comp Rate % Mkt	Mkt Sold Rate
(411)	Phoenix-Mesa, AZ	3	\$19	12	105	7.69%	0.21%	71%	0.30%
(410)	Computer Programming Services	3	\$5	1	105	7.69%	0.21%	71%	0.30%
(410)	Accounting, Auditing, and Bookkeeping Services	<3	\$5	1	105	7.69%	0.21%	71%	0.30%
(410)	>> Group Totals	4	\$24	13	130	10.00%	0.25%	80%	0.32%
(410)	MSACode	Phoenix-Mesa, AZ							
(410)	Computer Programming Services	3	\$19	12	105	7.69%	0.21%	71%	0.30%
(410)	Accounting, Auditing, and Bookkeeping Services	<3	\$5	1	105	7.69%	0.21%	71%	0.30%
(410)	>> Group Totals	4	\$24	13	130	10.00%	0.25%	80%	0.32%
(410)	MSACode	Boston-Worcester-Lawrence, MA-							
(410)	Advertising Agencies	<3	\$0	0	0	0.00%	0.00%	0.00%	0.28%
(410)	Computer Programming Services	6	\$23	2	87	2.20%	0.34%	118%	0.39%
(410)	Engineering Services	6	\$24	1	215	2.94%	0.39%	110%	0.51%
(410)	Accounting, Auditing, and Bookkeeping Services	5	\$11	15	43	11.76%	0.51%	129%	0.62%
(410)	>> Group Totals	6	\$85	143	345	3.38%	0.41%	132%	0.51%
(426)	MSACode	>>> TOTALS							
(426)	Advertising Agencies	<3	\$0	7	0	0.00%	0.00%	0.00%	0.28%
(426)	Computer Programming Services	6	\$43	3	192	4.47%	0.29%	103%	0.33%
(419)	Engineering Services	6	\$50	1	215	16.29%	0.39%	112%	0.51%
(419)	Accounting, Auditing, and Bookkeeping Services	5	\$16	17	68	11.62%	0.44%	112%	0.53%
(427)	>> Group Totals	6	\$109	161	475	7.51%	0.37%	117%	0.44%

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Calculations of average rate statistics ignore extreme outlier cases.

FIG 29

Source Data Information				Rate Level Statistics							
SIC Code Grouped by: SIC Code Within MSA Code	Number of Contributors	Number of Cases	Number of Lives					Avg Rate		Sold Dev	
				Sold	Formula	Ratio	Per Life	Sold	Formula	Ratio	Sold Rate
Data For: Pinnacle											
MSA Code Phoenix-Mesa, AZ											
Computer Programming Services	1		105	\$18,630	\$19,668	94.7%	\$177	0.21%	0.22%	94.4%	(431)
Accounting, Auditing, and Bookkeeping Services	1		25	\$5,282	\$5,916	89.3%	\$211	0.29%	0.33%	89.3%	(432)
>> Group Totals	2		130	\$23,913	\$25,584	93.5%	\$184	0.25%	0.28%	91.5%	(433)
MSA Code Boston-Worcester-Lawrence, MA-											
Computer Programming Services	2		87	\$24,388	\$28,336	86.2%	\$283	0.34%	0.39%	86.3%	(434)
Engineering Services	1		215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%	76.7%	
Accounting, Auditing, and Bookkeeping Services	2		43	\$10,570	\$13,344	79.2%	\$246	0.51%	0.62%	81.1%	0.17%
>> Group Totals	5		345	\$85,314	\$107,232	79.6%	\$247	0.41%	0.51%	81.9%	0.12%
MSA Code >>> TOTALS											
Computer Programming Services	3		192	\$43,218	\$48,204	89.7%	\$225	0.29%	0.33%	88.2%	0.08%
Engineering Services	1		215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%	76.7%	
Accounting, Auditing, and Bookkeeping Services	3		68	\$15,852	\$19,260	82.3%	\$233	0.44%	0.53%	82.8%	0.17%
>> Group Totals	7		475	\$109,227	\$132,816	82.2%	\$230	0.37%	0.44%	83.6%	0.13%

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Calculations of average rate statistics ignore extreme outlier cases.

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Calculations of average rate statistics ignore extreme outlier cases.

(435)

FIG 30

Data Grouped by: SIC Code Within MSA Code		Source Data Information			Rate Level Statistics				
		Number of Contributors	Number of Cases	Number of Lives	Annual Premium Formula	Ratio	Per Life	Avg Rate Formula	Sold Formula
Data For: Market Comparables									
MSA Code Phoenix-Mesa, AZ									
Advertising Agencies	<3	<3							
Computer Programming Services	3	12	527		\$109,900	\$209	0.30%		0.07%
Engineering Services	<3	<3							
Accounting, Auditing, and Bookkeeping Services	<3	<5							
>> Group Totals	4	18	679		\$140,209	\$206	0.32%		0.10%
MSA Code Boston-Worcester-Lawrence, MA-									
Advertising Agencies	<3	6							
Computer Programming Services	6	89	3,831		\$813,643	\$212	0.28%		0.10%
Engineering Services	6	33	1,369		\$244,380	\$179	0.35%		0.13%
Accounting, Auditing, and Bookkeeping Services	5	15	382		\$111,937	\$293	0.39%		0.13%
>> Group Totals	6	143	5,719		\$1,205,606	\$211	0.31%		0.11%
MSA Code >>> TOTALS									
Advertising Agencies	<3	7							
Computer Programming Services	6	101	4,358		\$923,543	\$212	0.28%		0.09%
Engineering Services	6	36	1,450		\$257,677	\$178	0.35%		0.13%
Accounting, Auditing, and Bookkeeping Services	5	17	425		\$120,521	\$284	0.39%		0.13%
>> Group Totals	6	161	6,398		\$1,345,814	\$210	0.31%		0.11%

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Calculations of average rate statistics ignore extreme outlier cases.

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FIG 31

(440)

Data Grouped by:

SIC Code Within MSA Code

(441)

Source Data Information				Rate Level Statistics					
SIC Code Within MSA Code	Number of Contributors	Number of Cases	Number of Lives	Annual Premium		Avg Rate		StdDev	
				Sold	Formula	Ratio	PerLife	Sold	Formula
Phoenix-Mesa, AZ									
SIC Code	MSA Code	Phoenix-Mesa, AZ							
Advertising Agencies	<3	<5							
Computer Programming Services	Pinnacle	1	105	\$18,630	\$19,668	94.7%	\$177	0.21%	0.22%
	Market Comparables	3	527	\$109,900			\$209	0.30%	0.07%
Engineering Services	Market Comparables	<3	<5						
Accounting, Auditing, and Bookkeeping Services	Pinnacle	1	25	\$5,282	\$5,916	89.3%	\$211	0.29%	0.33%
	Market Comparables	<3	<5						
> > Group Totals	Pinnacle	2	130	\$23,913	\$25,584	93.5%	\$184	0.25%	0.28%
	Market Comparables	4	679	\$140,209			\$206	0.32%	0.10%
SIC Code	MSA Code	Boston-Worcester-Laurence, MA-							
Advertising Agencies	<3	6							
Computer Programming Services	Pinnacle	2	87	\$24,588	\$28,536	86.2%	\$283	0.34%	0.39%
	Market Comparables	6	3,831	\$813,643			\$212	0.28%	0.10%
Engineering Services	Pinnacle	1	215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%
	Market Comparables	6	33	\$244,380			\$179	0.35%	0.13%
Accounting, Auditing, and Bookkeeping Services	Pinnacle	2	43	\$10,570	\$13,344	79.2%	\$246	0.51%	0.62%
	Market Comparables	5	15	\$111,937			\$293	0.39%	0.13%
> > Group Totals	Pinnacle	5	345	\$85,314	\$107,232	79.6%	\$247	0.41%	0.51%
	Market Comparables	6	143	\$1,205,606			\$211	0.31%	0.11%

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Calculations of average rate statistics ignore extreme outlier cases.

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(442)

FIG 32

Data Grouped by:		Source Data Information			Rate Level Statistics					
SIC Code	Within MSA Code	Number of Contributors	Number of Cases	Number of Lives	Sold	Annual Premium	Ratio	Per Life	Avg Rate	Sold Dev
SIC Code	MSA Code	>>> TOTALS								
Advertising Agencies	Market Comparables	<3	7							
Computer Programming Services	Pinnacle		3	192	\$43,218	\$48,204	89.7%	\$225	0.29%	0.33%
	Market Comparables	6	101	4,358	\$923,543			\$212	0.28%	0.08%
Engineering Services	Pinnacle		1	215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%
	Market Comparables	6	36	1,450	\$257,677			\$178	0.35%	0.13%
Accounting, Auditing, and Bookkeeping Services	Pinnacle		3	68	\$15,852	\$19,260	82.3%	\$233	0.44%	0.53%
	Market Comparables	5	17	425	\$120,521			\$284	0.39%	0.13%
>> Group Totals	Pinnacle		7	475	\$109,227	\$132,816	82.2%	\$230	0.37%	0.44%
	Market Comparables	6	161	6,398	\$1,345,814			\$210	0.31%	0.11%

(451) FIG 33

Chart Documentation Cover Page

Analysis By: SIC Sector Within MSA Code

The Following Constraints Were Applied When Selecting Data to be Charted:

Effective Date Range: From 1/1/2001 To 6/1/2002 Case Size: From 10 To 350 Lives at Issue

Benefit Percentage: 60.0%

State:

Max Benefit Period:

Metropolitan Area:

Max Benefit Amount:

Chicago-Gary-Kenosha, Atlanta, GA

SS Integration Method: Full Family

Own Occ Period:

Elimination Period:

Contributory Covg:

Min Benefit Amount:

Industry:

50 - Wholesale trade--dur; 51 - Wholesale trade--non; 60 - Depository instituti;
72 - Personal services; 73 - Business services; 80 - Health services; 81 - Legal
services; 82 - Educational services; 83 - Social services; 86 - Membership
organizati; 87 - Engineering and mana

Product Type: True Group

Policy Status: All Sold Cases

Sales Region: Risk Class: Sales Office: Broker: Underwriter: ; ;

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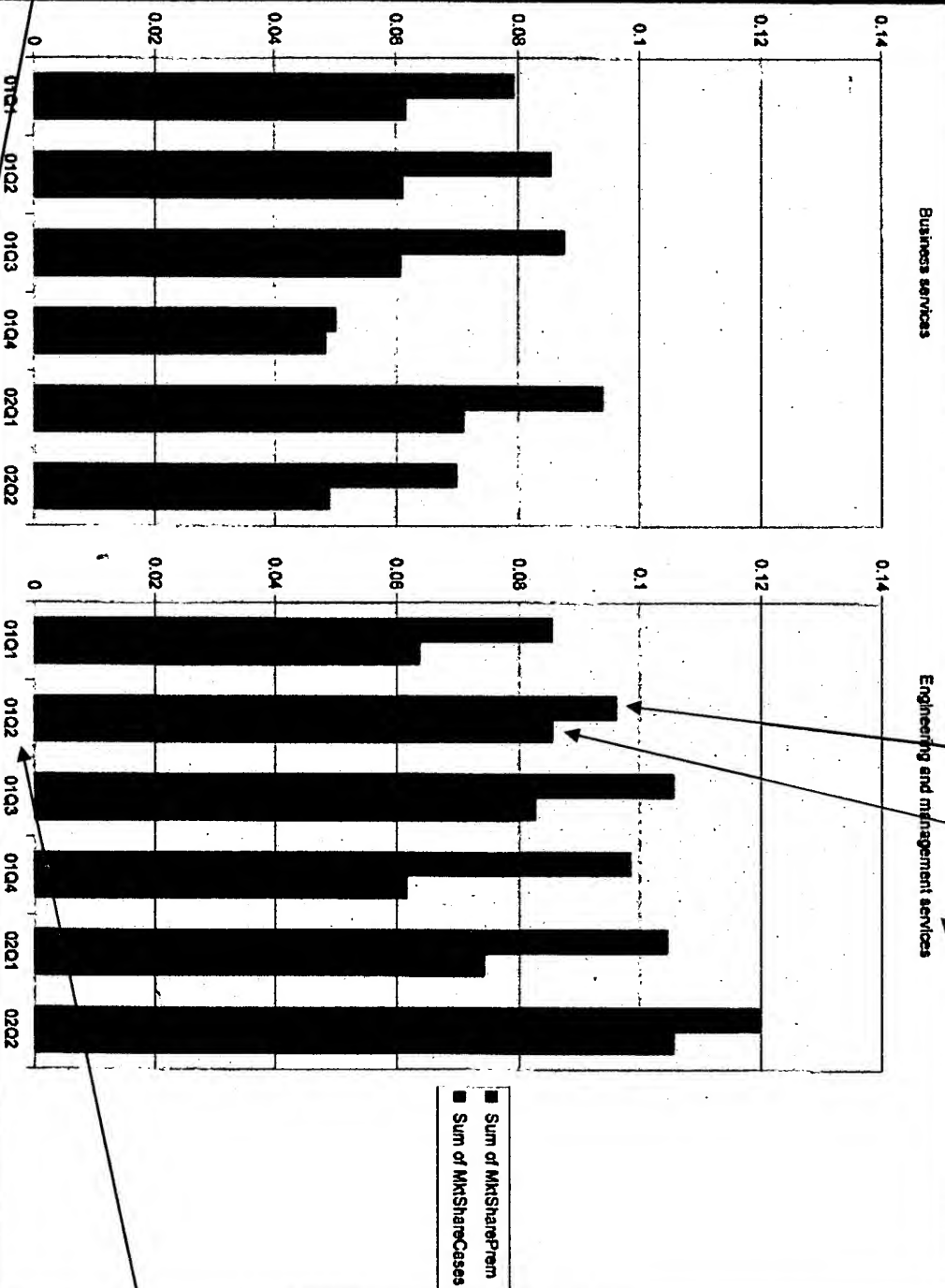
Report Reference Code: MQ745

Calculations of average rate statistics ignore extreme outlier cases.

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FIG 34

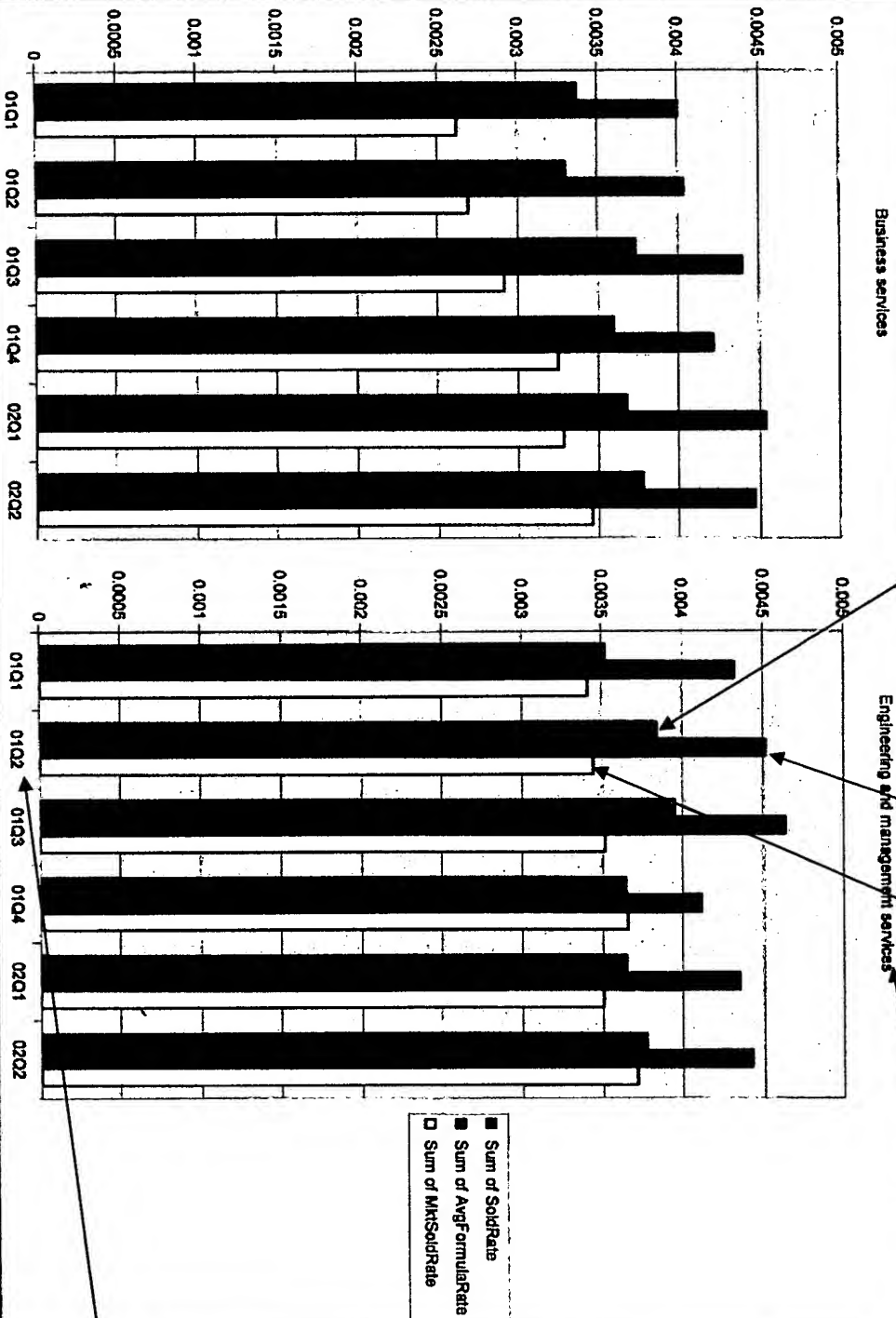
Market Share of Premium & Plans Sold by EffectiveDate Within SIC Sector



26 - 32

FIG 35

Rate Levels vs. Market Averages by EffectiveDate
Within SIC Sector



(470)

(473)

(474)

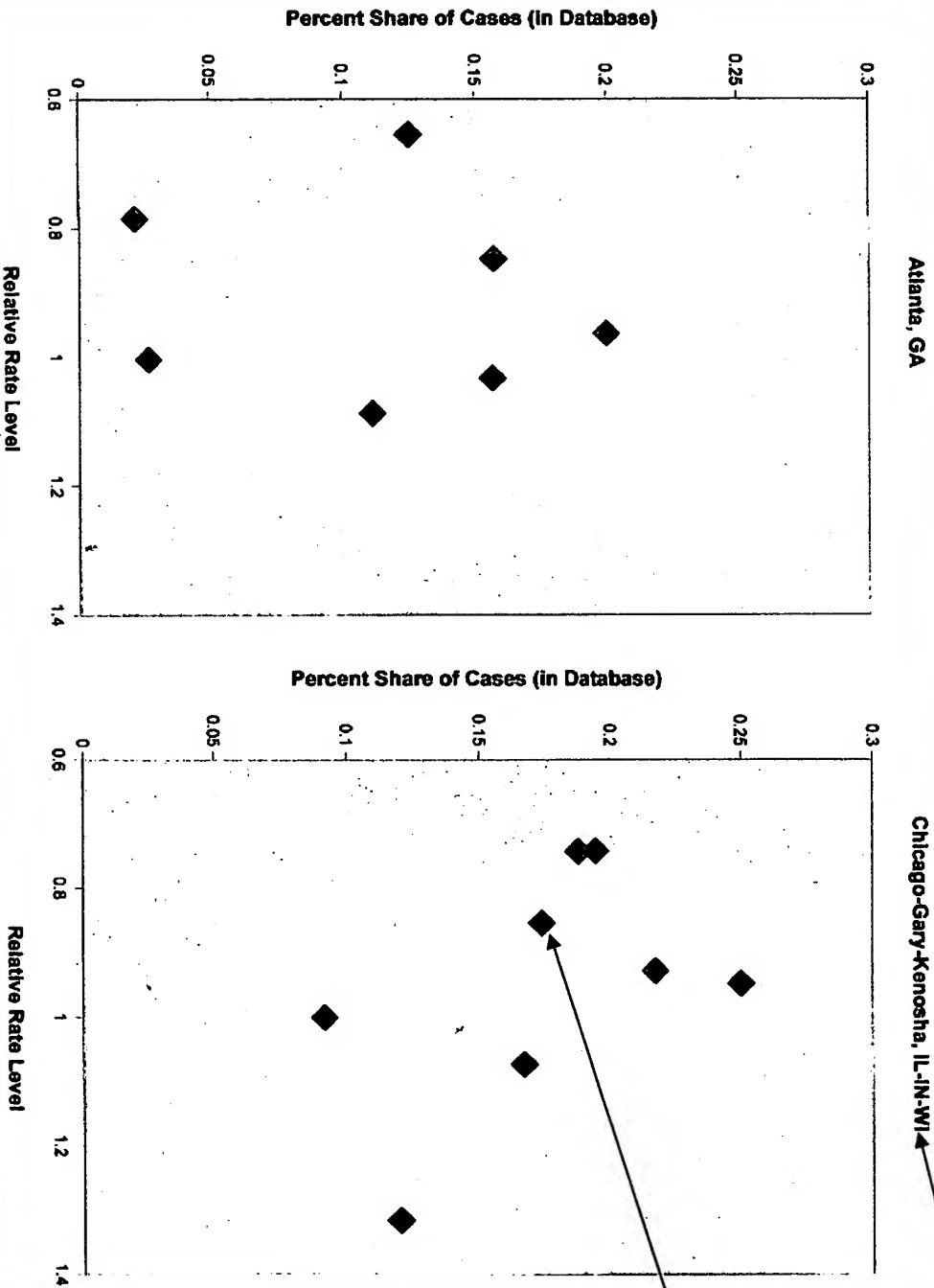
(475)

(471)

(472)

(480)

Share of Cases Sold Vs. Relative Rate Level by SIC Sector
Within MSACode



(482)

(481)

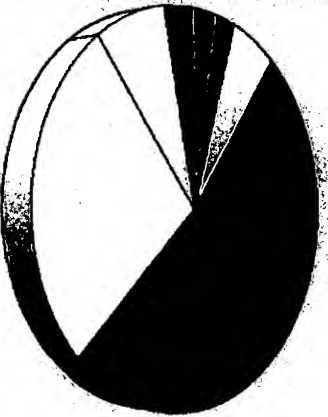
FIG 37

(485)

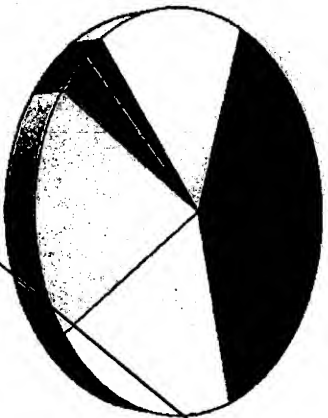
Mix of Sold Case Count by SIC Sector Within MSA Code

(488)

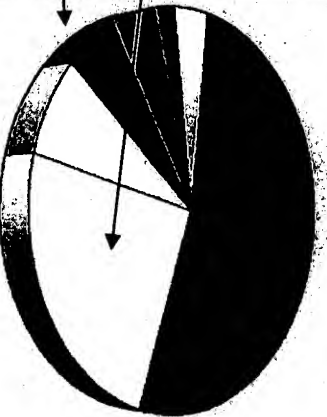
Boston-Worcester-Lawrence, MA -
Market Comparables



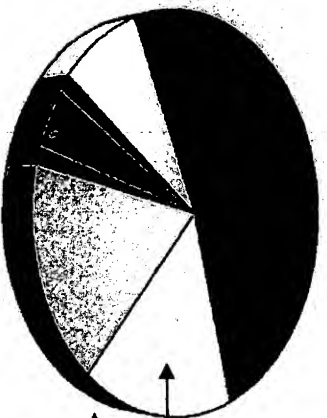
Boston-Worcester-Lawrence, MA -
Pinnacle



Chicago-Gary-Kenosha, IL-IN-WI -
Market Comparables



Chicago-Gary-Kenosha, IL-IN-WI -
Pinnacle



- Business services
- Depository institutions
- Engineering and management services
- Health services
- Legal services
- Membership organizations
- Miscellaneous retail
- Social services
- Wholesale trade—durable goods
- Wholesale trade—nondurable goods

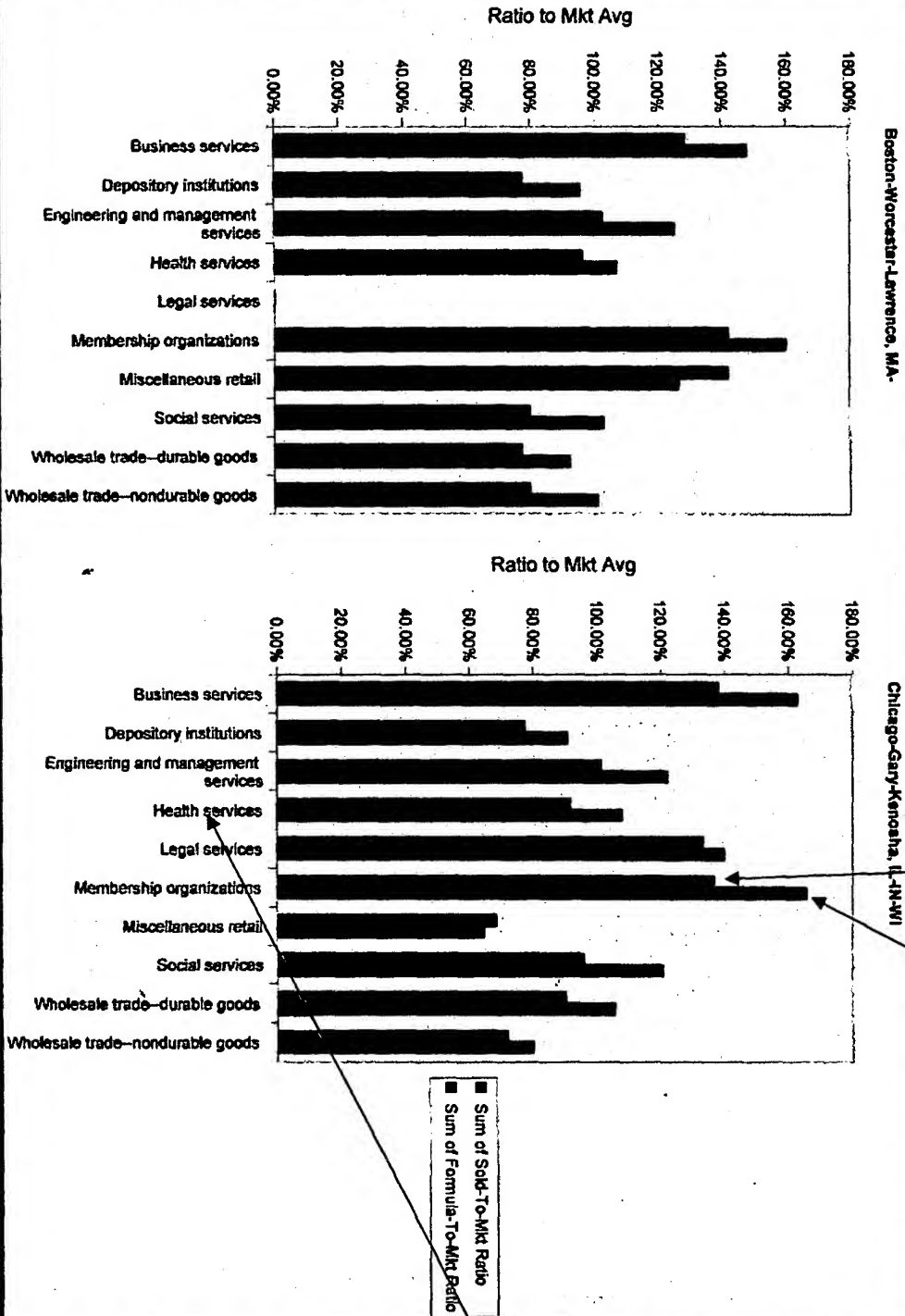
(486)

(489)

(487)

(490)

Rate Ratios to Market Averages by SIC Sector



30 - 32

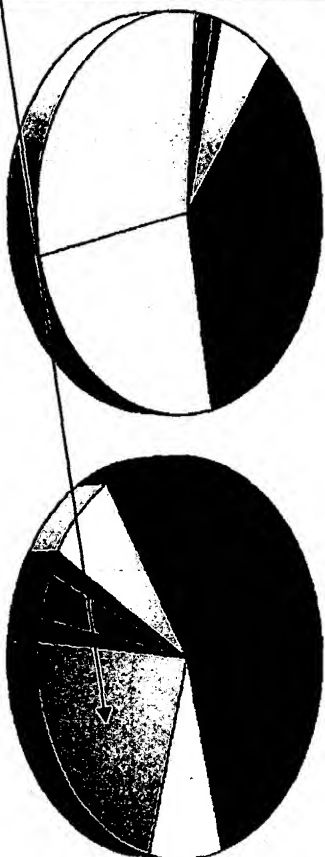
FIG 39

(497)

(496)

Mix of Business Premium by SIC Sector Within MSACode

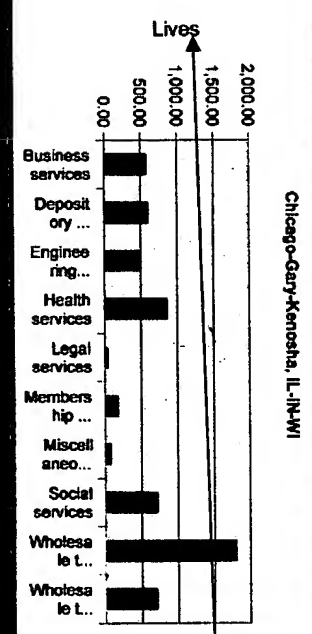
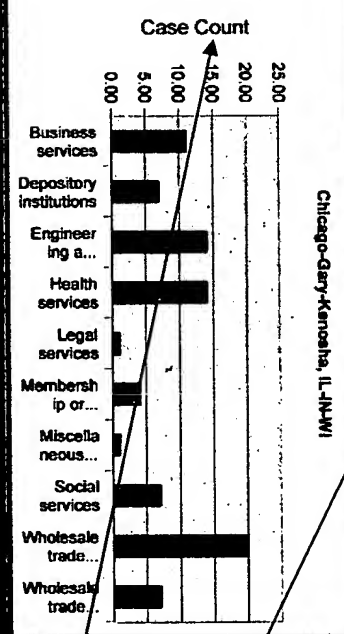
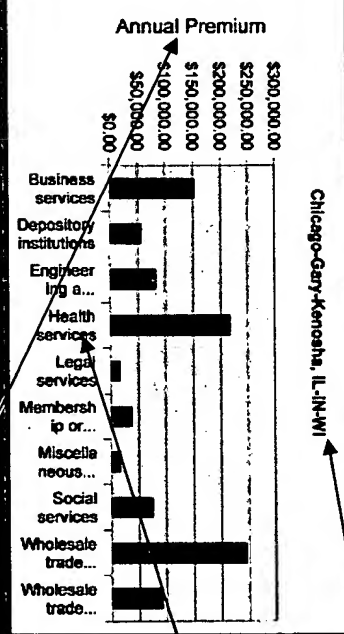
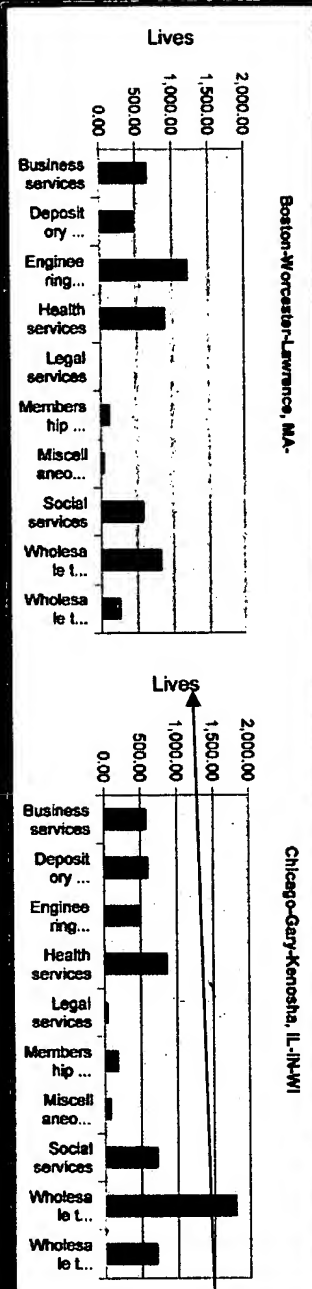
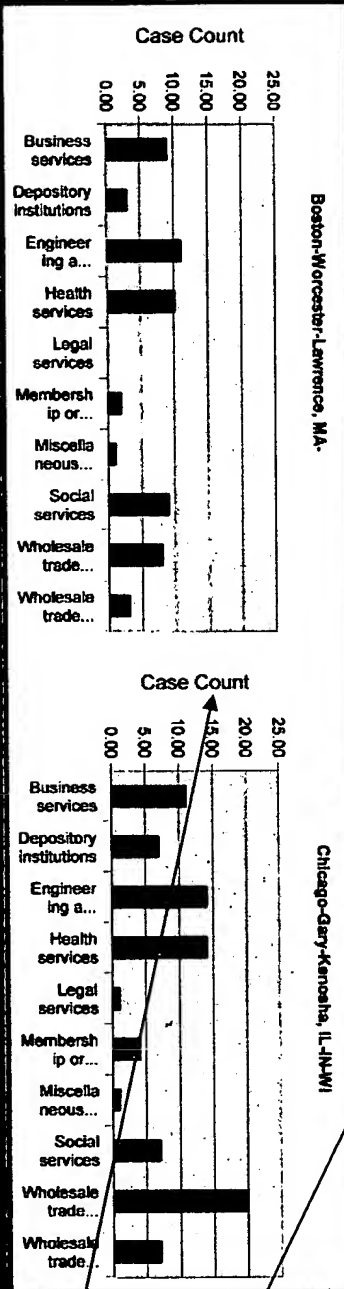
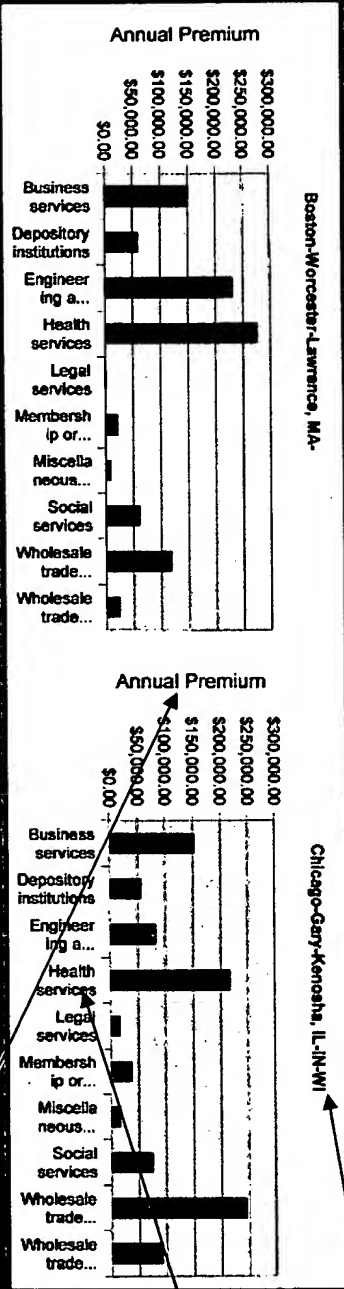
Boston-Worcester-Lawrence, MA- Chicago-Gary-Kenosha, IL-IN-WI



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- Business services
- Depository institutions
- Engineering and management services
- Health services
- Legal services
- Membership organizations
- Miscellaneous retail
- Social services
- Wholesale trade--durable goods
- Wholesale trade--nondurable goods

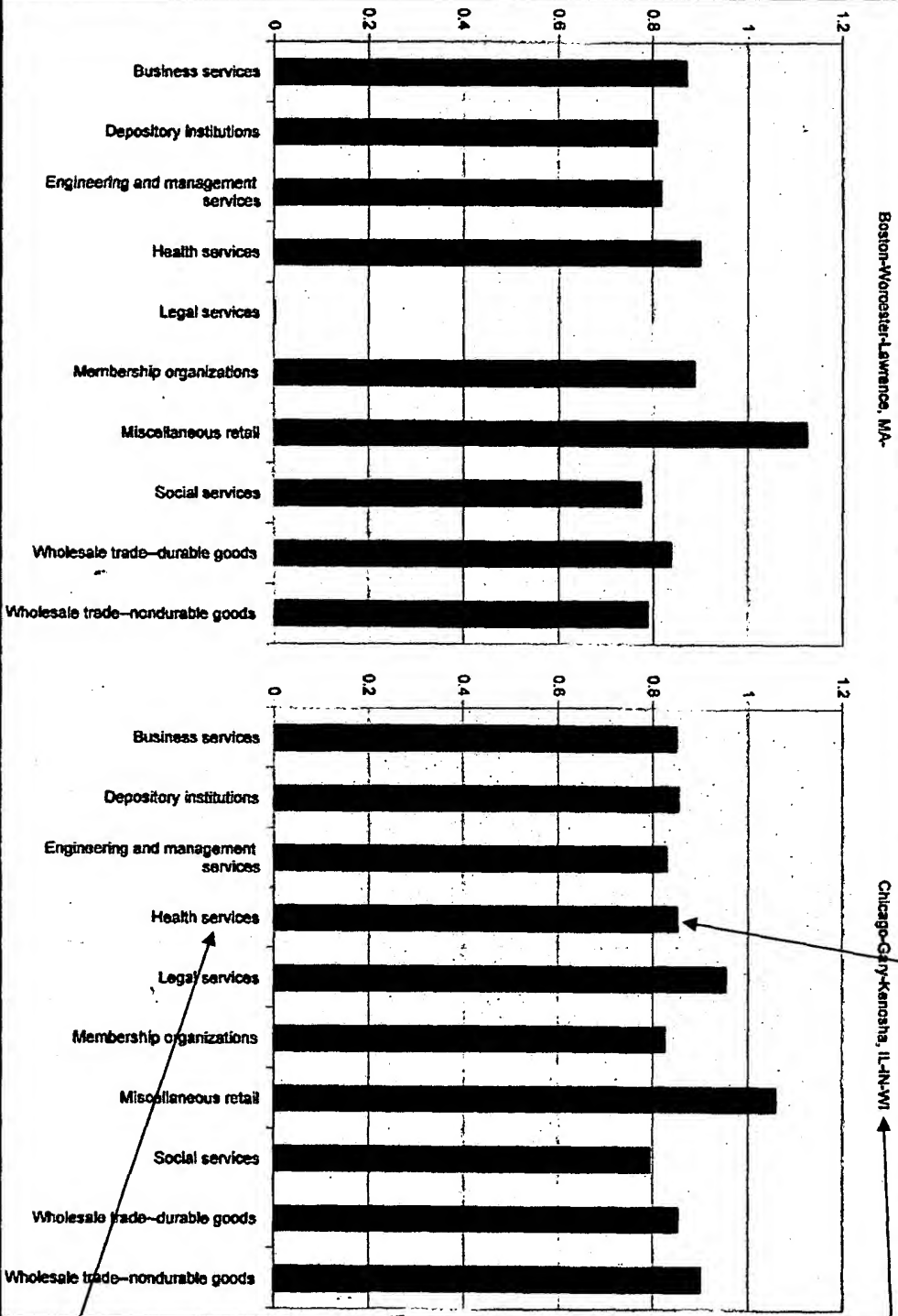
Sold Business Volumes by SIC Sector within MSACode



(501) (502) (503) (504) (505)

(510)

Ratios of Sold Rate to Formula Rate by SIC Sector
Within MSACode



(511)

(512)

(513)